Internet Banking User's Guide

Version 2.7

The **Riverview Internet Banking Guide** explains the features available on our new **Internet Banking System.** The material covers the personal/individual user only and the topics are outlined below.

General Navigation Information:

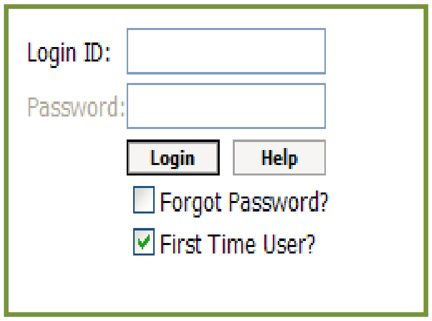
- Supports backward and forward browser navigation
- Print and Help buttons are available from most pages
- Single-clicking moves the user from menu to menu

Personal Internet Banking Menu

1st Time User Enrollment-Standard Login

The first time you use the internet banking system, you will be provided a **Login ID**. The following steps will walk you through the login process.

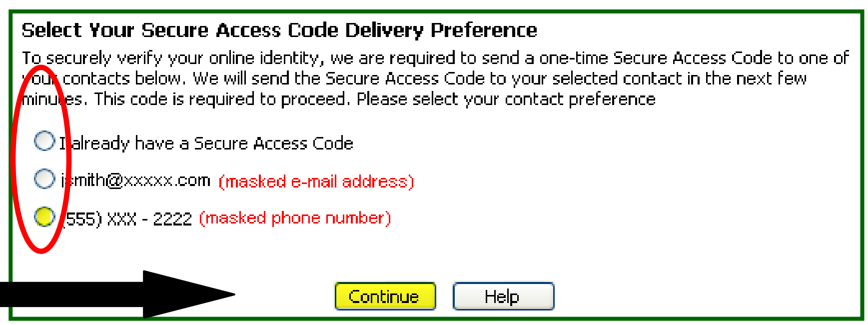
- Key in **Login ID**
- Select the checkbox indicating that you are a **First Time User?**
- Click **Login.**



Important Note for Requesting an Access Code: You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. **NOTE: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us at 800.822.2076 to provide updated information.**

A listing will appear with your partial or masked contact information- You may choose the delivery method for your secure access code (e-mail or phone.) **Continue.**

This can store up to three options for e-mail and phone numbers for your convenience.



Phone Delivery: If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.

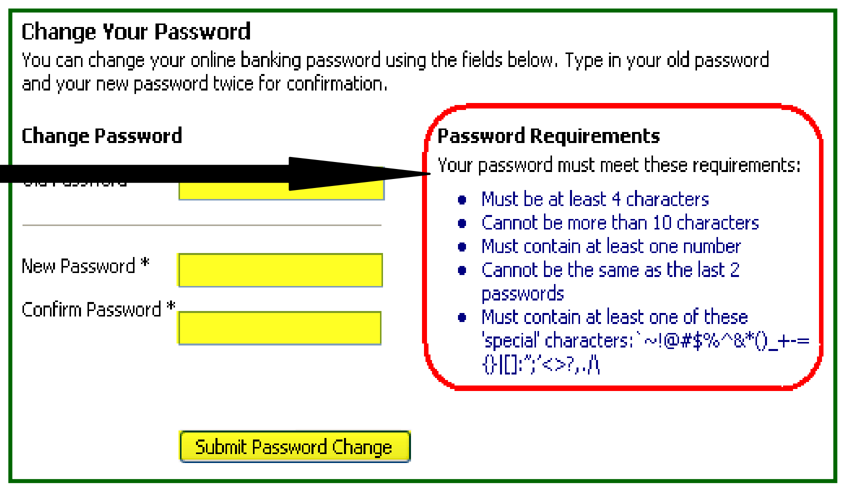
E-mail Delivery: If you select an e-mail account, you will receive a very simple e-mail containing only the requested code. If you do not receive this e-mail within 5-10 minutes, please check your **Junk Mail** box. You can configure your **Junk Mail** settings to allow future e-mails from our address. Your secure access code will expire within 3 hours of receipt.

1st Time User Enrollment-Standard Login

- Enter, or cut and paste, the temporary code you received by phone or e-mail.
- **Continue.**

IMPORTANT NOTE: Do not navigate away from the screen. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.

- Establish your own password to replace the temporary.
- Key in all fields. (Password requirements set by financial institution listed on page.)



The "Old Password" will NEVER be the password from the prior Online Banking Solution!

Enrollment-Registering Your Computer

You may be required to register your computer. ***This follows the same process as the first login.***

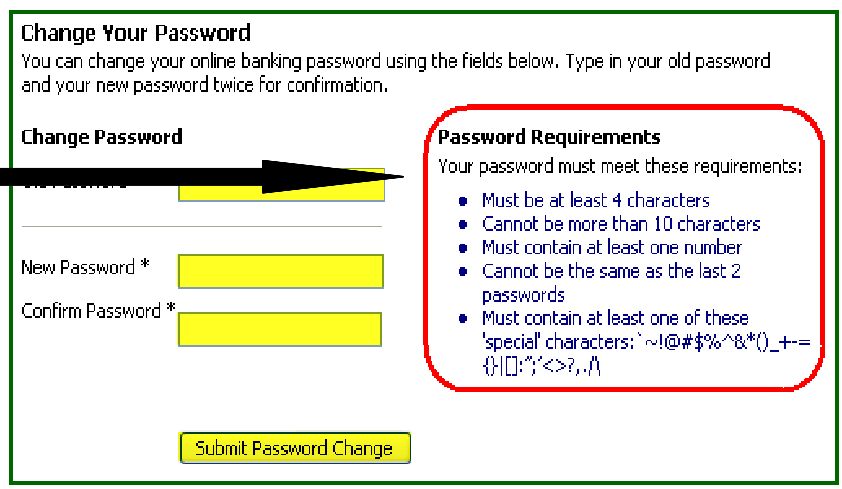
When you are asked to **Register this Computer,** you will be directed to a page displaying the secure contact information we have on file for your account that was used in the login process.

- Choose the delivery method for your secure access code.
- **Continue.**

Remember: *This is contact information that is kept on file and it must be accurate for you to proceed any further!*

- Enter, or cut and paste, the temporary code you received by phone or e-mail.
- **Continue.**

- Establish your own password to replace the temporary.
- Key in all fields. (Password requirements set by financial institution listed on page.)



Although this process follows the same steps as the **First-Time Login,** this is to **Register Your Computer.**

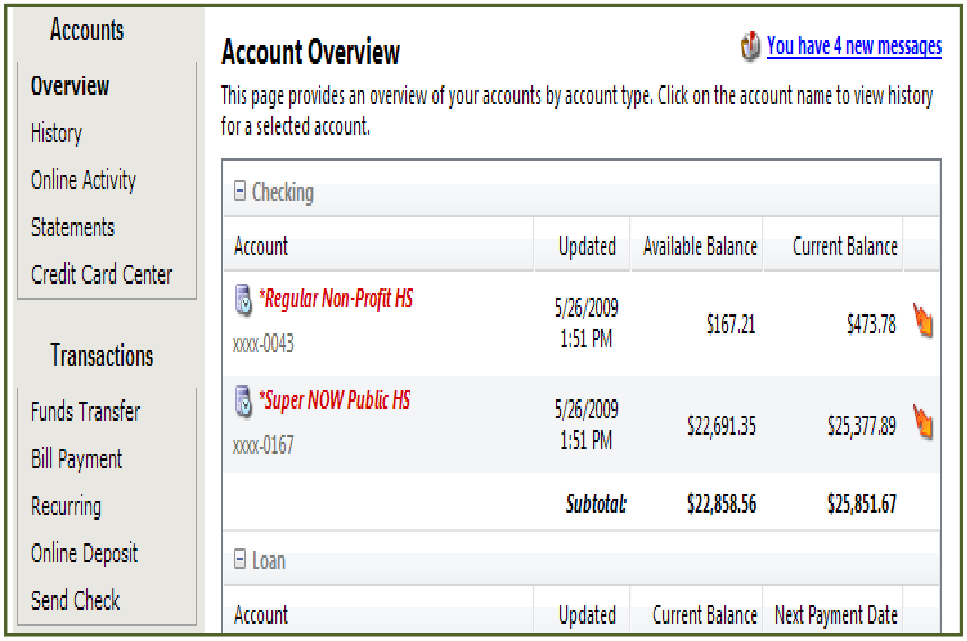
Account Overview

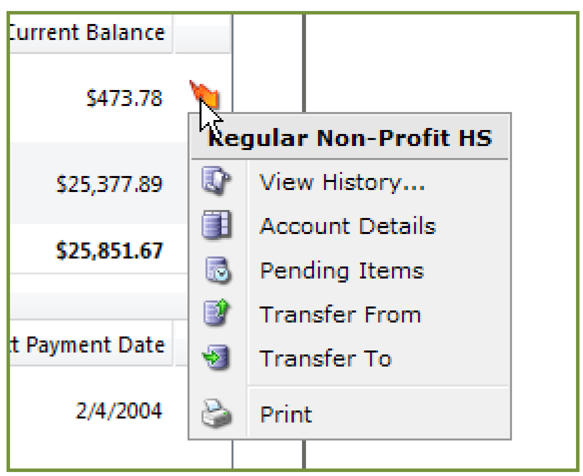
Quick Action/Pending Transactions/Secure Messages

The **Account Overview** page displays a summary of accounts associated with your online profile after you log in. You can initiate **Quick Action,** transactions, view which accounts have **Pending Transactions,** and also view and access **Secure Messages.** Accounts are categorized by account type (checking, savings, loan, time deposit, etc.)

- For a **Quick Action** transaction, place your cursor over the lightning bolt located next to **Current Balance.**
- Choose from the drop-down options:
  View History-Takes you to the history of that account.
  Account Details- Displays the details for that account.
  Pending Items- Displays the items that are pending for this account.
  Transfer From- Allows you to initiate a quick transfer from this account.
  Transfer To- Allows you to initiate a quick transfer to this account.
  Print-Print the history of this account.

.

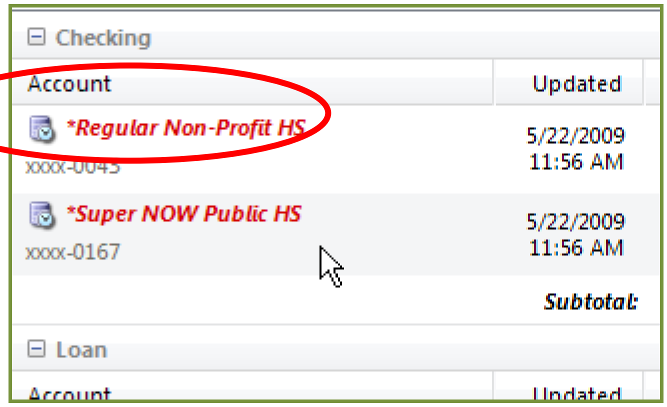




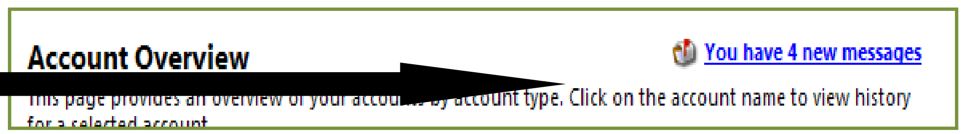
Account Overview

Quick Action/Pending Transactions/Secure Messages

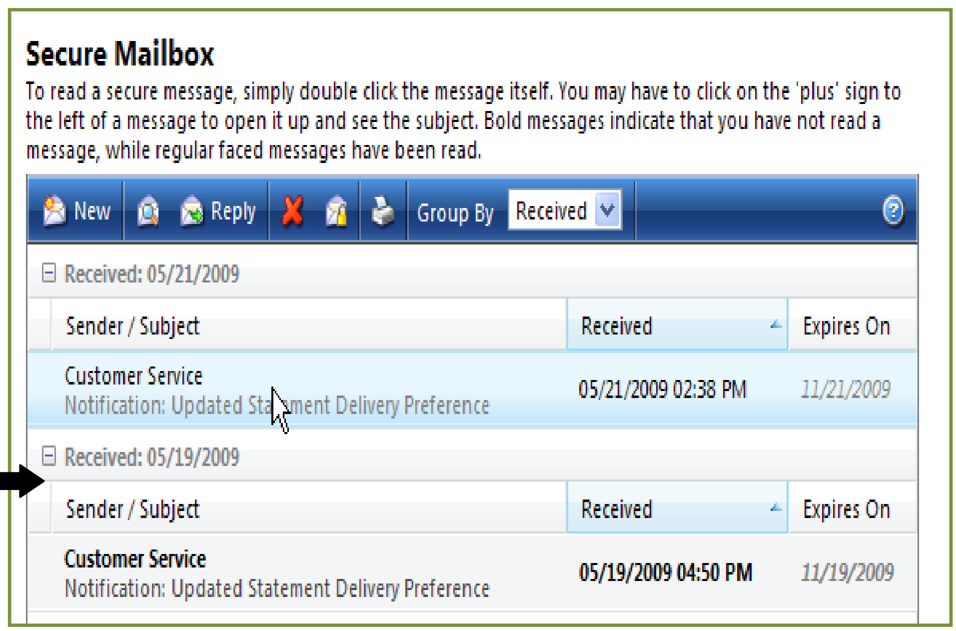
- If the account number turns bold, red and receives an asterisk in front of it, this informs you that there is at least one pending transaction for this account.



There is a hyperlink at the top of the **Account Overview** page to indicate if you have unread secure messages. Clicking on the link will take you directly to your secure message mailbox.



- Here you can highlight the desired message by single clicking on it.

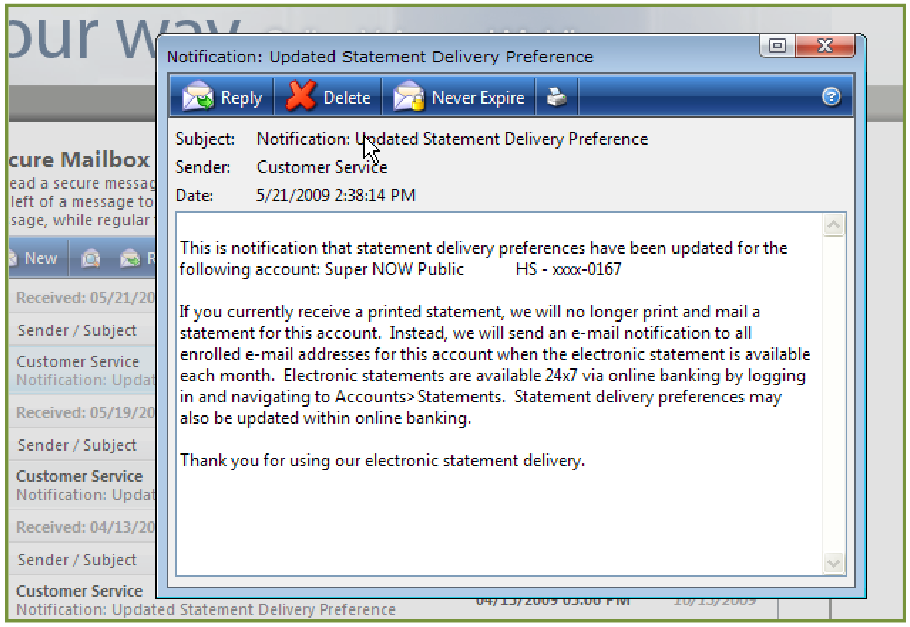


IMPORTANT NOTE- You can also access your secure messages from the **Services** menu by choosing the **Messages** menu.

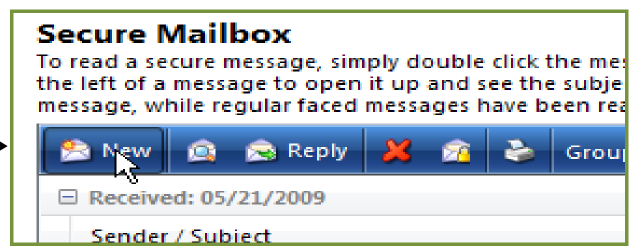
Account Overview

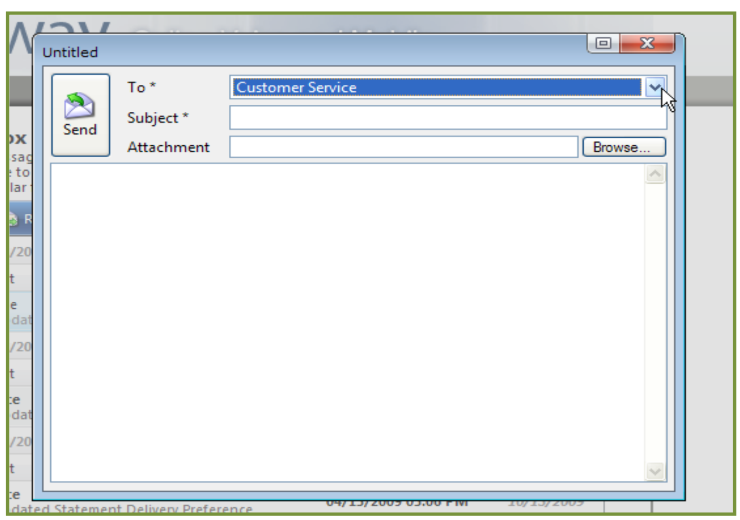
Quick Action/Pending Transactions/Secure Messages

- Double-click on the highlighted message you wish to view and see the secured message displayed.



- This function also allows you to attach and send attachments as well.

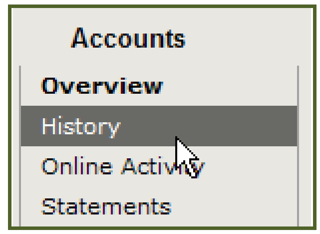




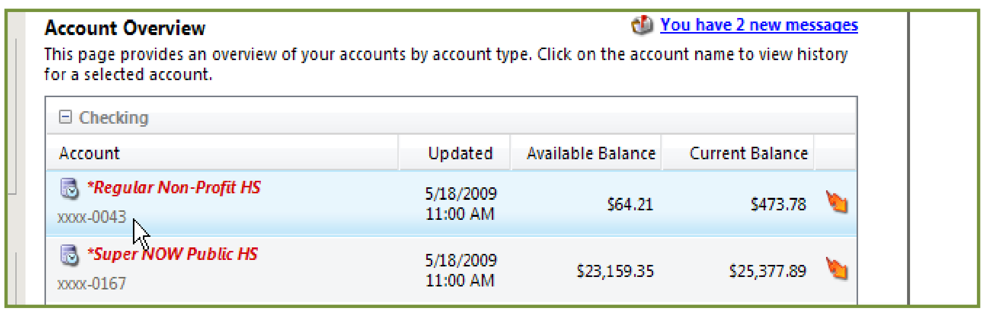
Account History

History Overview/Search and Export

The **Account History** page provides access to transaction history for your accounts.

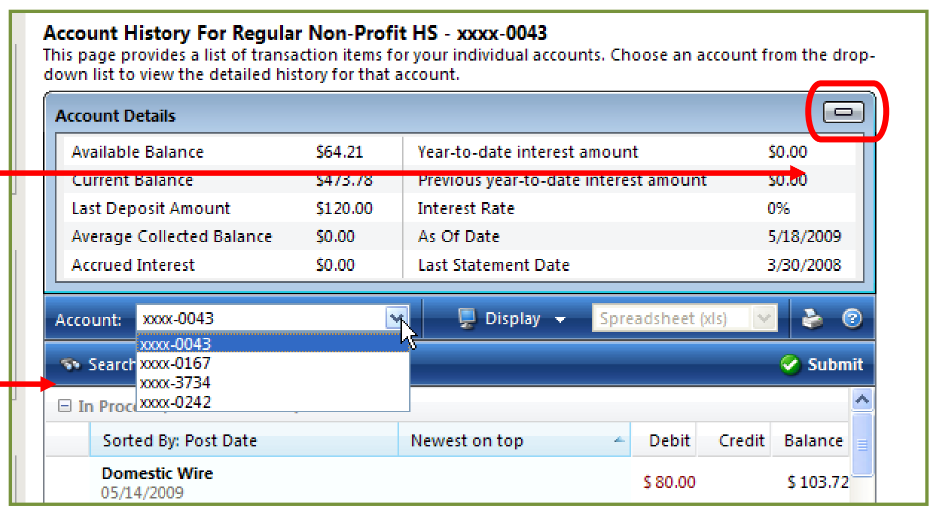


You can choose the **History** option under **Accounts** or double-click on the desired account from the **Overview** page.



You can collapse the **Account Details** for more history view on the page.

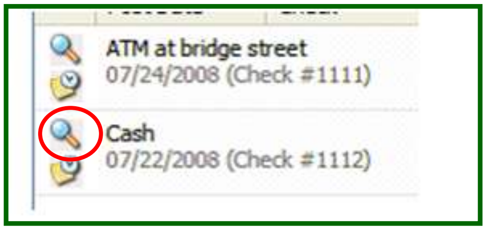
You can easily switch accounts with the drop down menu.



Account History

History Overview/Search and Export

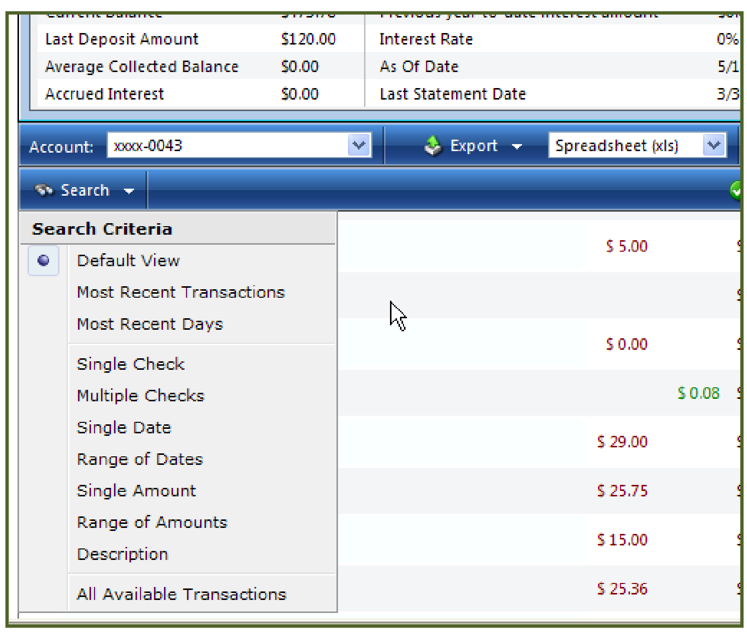
The magnifying glass displayed here has an associated image (such as a check image.)



Sort the detailed posted history column in ascending or descending order by clicking on the **Sorted By:** option displayed here.

You can search for specific information within the history presented by choosing the **Search** option.

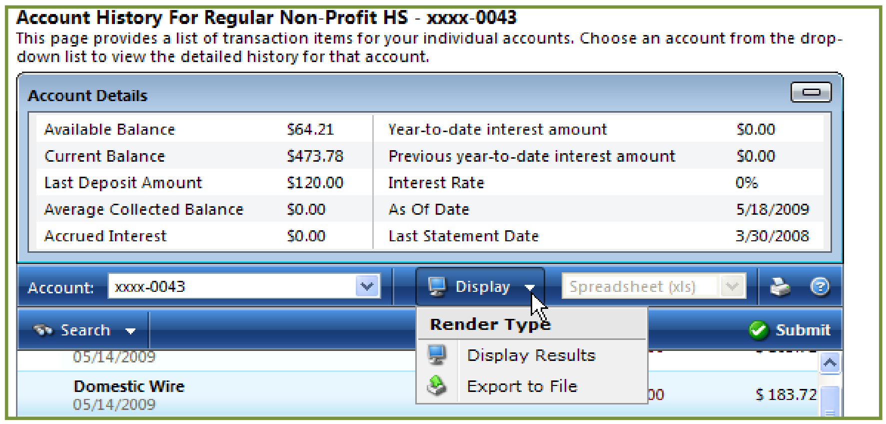
Note: The **Default View** is 50 items unless changed under **Preferences/Accounts**.



Account History

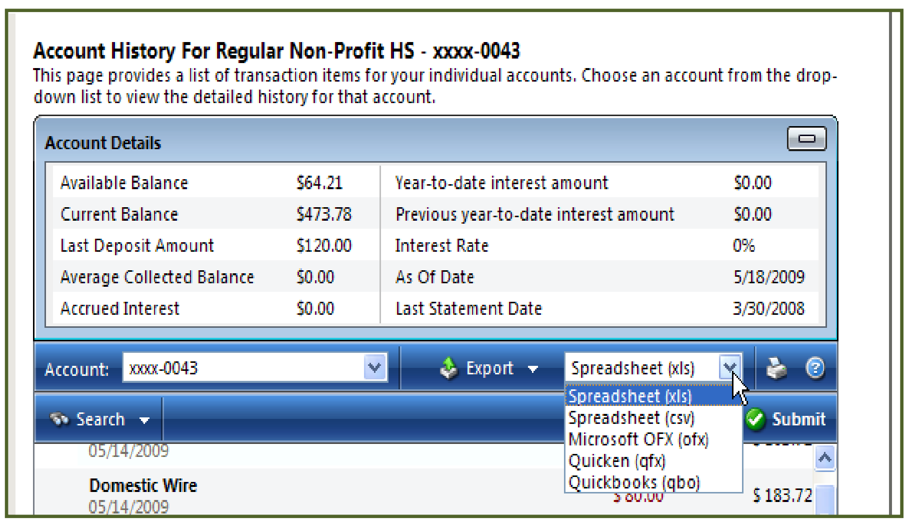
History Overview/Search and Export

- Click **Display** to view **Render Type**; **Display Results** and **Export to File**.



In exporting the file, click the **OK** button for a temporary internet file and choose to **Open, Save,** or **Cancel.**

You must have appropriate software to utilize the export options.



Export To File allows you to export history to a file type such as:

- **Spreadsheet (XLS) (Microsoft Excel)**
- **Microsoft Money**
- **Quicken**
- **QuickBooks**
- **CSV (Comma Separated Values)**

Accounts - Online Activity

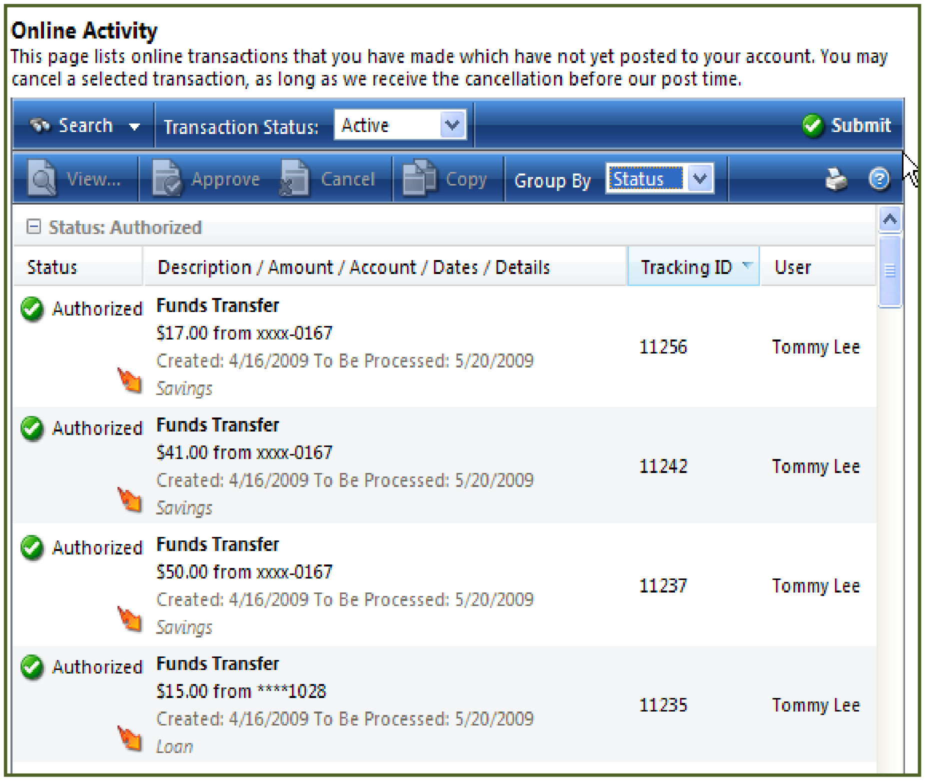
What is Online Activity?

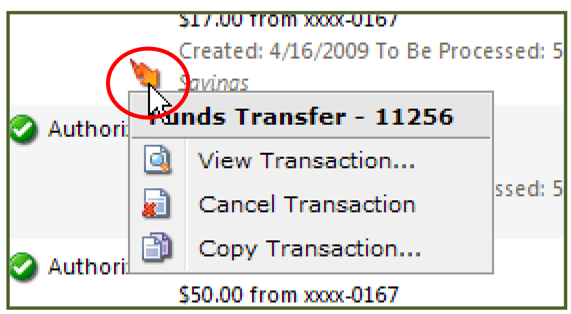
Online Activity is a listing of **ALL** transactions you originated **online.**

- Under the **Accounts** tab, click **Online Activity.**

- This page lists your transactions for all of your online accounts whether you manage one account or multiple accounts. (Tracking number, user name, creation date, status, process date, originating account number, etc.)

- The **Online Activity** lightning bolts are where you can approve and cancel previously drafted or saved transactions. In addition, you can copy a transaction regardless of the status.

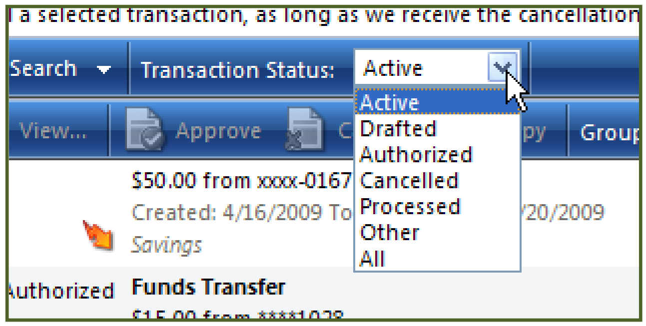




Copy Transaction can be used to edit a transaction that has been **Approved** (but not yet processed), **Cancelled**, or **Drafted.** It is important if you edit a transaction to make corrections and it is in an **Approved** status you **MUST** cancel the original **Approved** transaction to avoid duplicate processing. If you are using **Copy Transaction** to just repeat a transaction, you can do so from **ALL** statuses.

Accounts - Online Activity

- **Online Activity** can be grouped by several options (type of transaction, date created, account and user name.) This is done by clicking on the **Group By** drop-down box located in the tool bar.



<u>Internet Banking Transaction Status Terms-To-Know</u>

Active: Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.

Drafted: Any transaction that has been put in a pending (**Drafted**) state by the user and can still be either approved or cancelled.

Authorized: When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the **Authorized** category in **Online Activity.** *Authorized indicates that a user is ready for the Financial Institution to process the transaction.*

Cancelled: When a transaction, such as funds transfer, has been cancelled by a user from the **Transaction Details** page, the transaction displays in the **Cancelled** category in **Online Activity.**

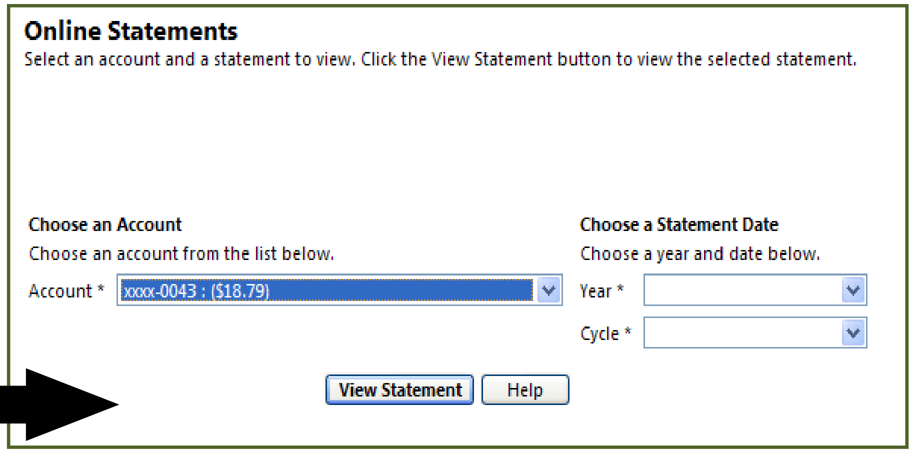
Processed: When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by the financial institution (either by real-time interface or manually processed), the transaction displays in the **Processed category** in **Online Activity.**

Other: Any transaction that might have been unsuccessful (failing of processing), or does not fall under the previous categories.

Please note: Cancelled transactions cannot be restored, so cancel only if you are sure you do not intend to send the transaction for processing.

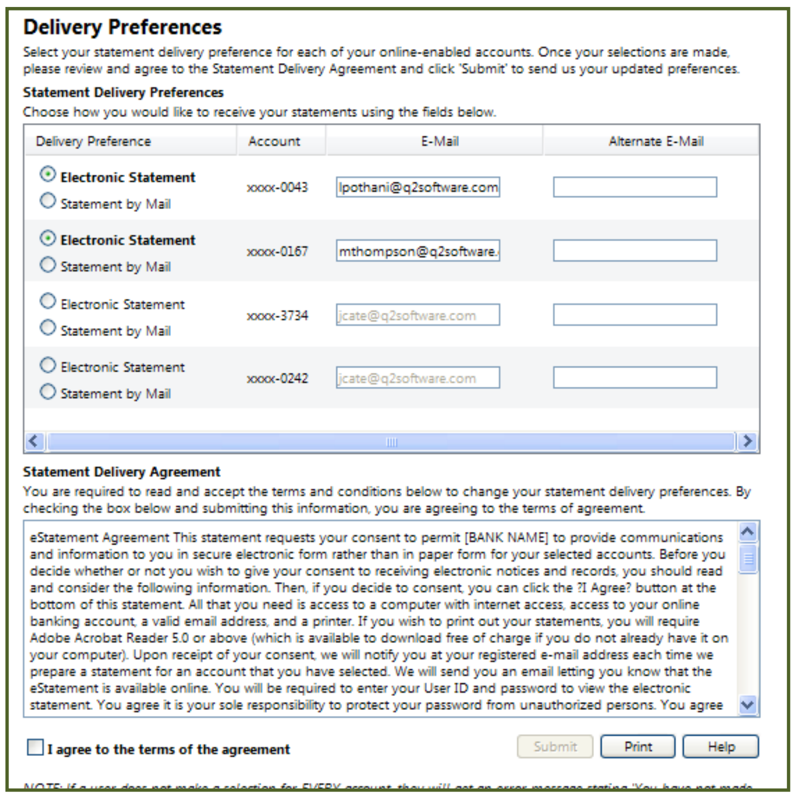
Account - Statements

You can choose to have your statements on demand at your disposal by going to **Statements** under the **Accounts** tab. Here you can choose the **Account, Year,** and then **Cycle.** Click **View Statement.**



A new feature also allows you to enroll in e**Statements.** (you can opt-in or opt-out under **Preferences/Delivery.)**

- Under **Preferences** choose **Delivery**.
- Choose your preferred statement delivery method from the drop-down box for each of your accounts.
- Enter a **Primary E-mail** and **Alternate E-mail** address for each account.
- Read the **Statement Delivery Agreement** and click the checkbox to agree to the terms and conditions.
- Click **Submit.**



NOTE: If you do not make a selection for **EVERY** account, you will get an error message stating **"You have not made a selection for one or more of your accounts. You must select a statement delivery preference for each account."**

Statements can be saved to a local PC or printed!

Funds Transfer-Recurring

Quick Transfers:

The ability to transfer funds from one account to another for your convenience is another feature. This can be done from the **Quick Action** icons as shown earlier, or through the steps below:

- Click the **Transactions** tab from the menu.
- Choose **Funds Transfer.**
- Select a **From Account** and a **To Account.**
- Choose a **Transfer Date** (can be in the future.)
- Key in the **Amount.**
- **Description** optional.

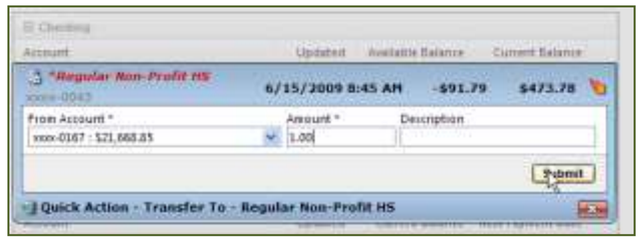
The system will automatically default to **One-Time Transfer.**

You will be prompted to either **Cancel** or **OK** to view the transfer information just entered.
After clicking **OK** a preview will appear titled **Submit Transaction.** This will give you the opportunity to **Approve, Draft, Cancel, or Help.**

Approve: Authorizes the transaction.
Draft: Places the transaction in a pending state until either **Approved** or **Cancelled** at another time.
Cancel: Cancels the transaction from processing.

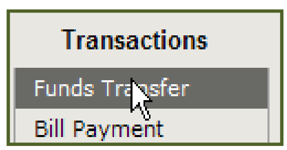
1. Choose Option

2. Choose Account and Amount

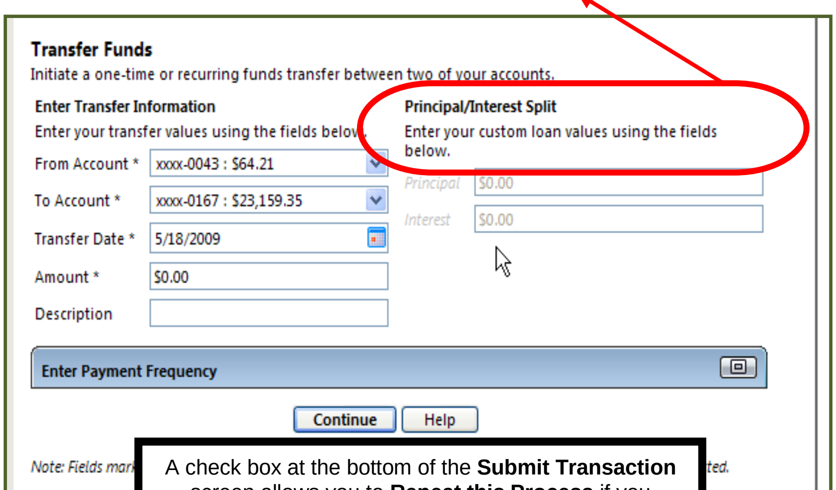


3. Receive Confirmation

Funds Transfers:



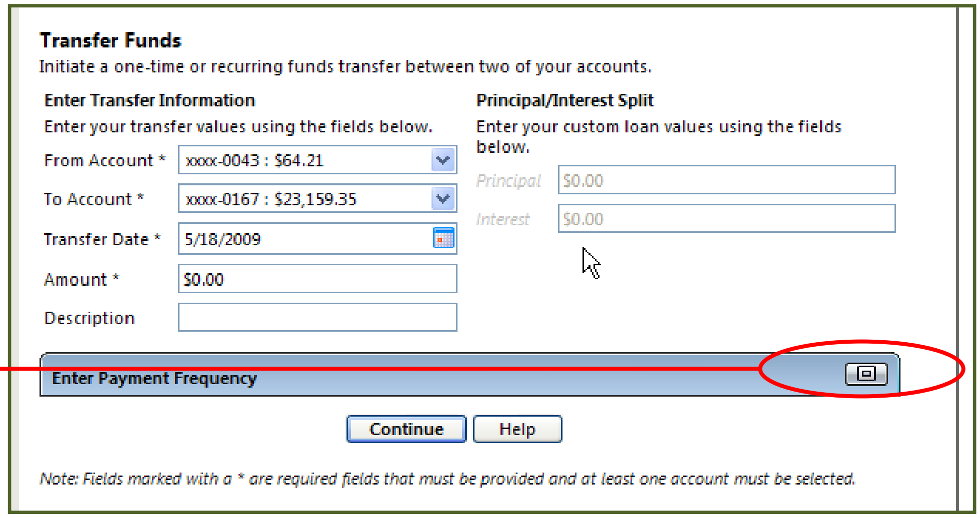
Please note: The **Principal/Interest Split** field is only available when transferring **to** a product type that supports interest (such as loans).



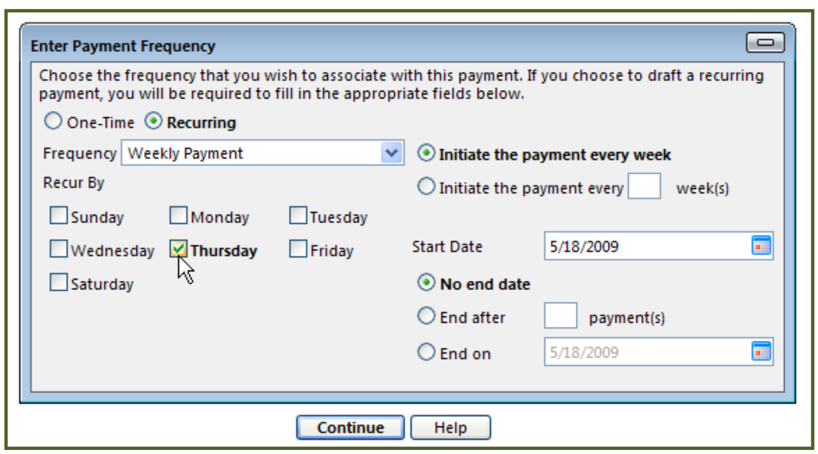
A check box at the bottom of the **Submit Transaction** screen allows you to **Repeat this Process** if you desire to do so. If this box is checked, the system returns to the **Transfer Funds** screen – if this box is not checked the system goes to **Online Activity.** A window appears: **"Are you sure you want to approve this transaction?"** click **OK.**

Funds Transfer-Recurring

As discussed on the previous page, the system automatically defaults to the **One Time Transfer** option when transferring funds. You can make recurring transfers by expanding the **Enter Payment Frequency** category.

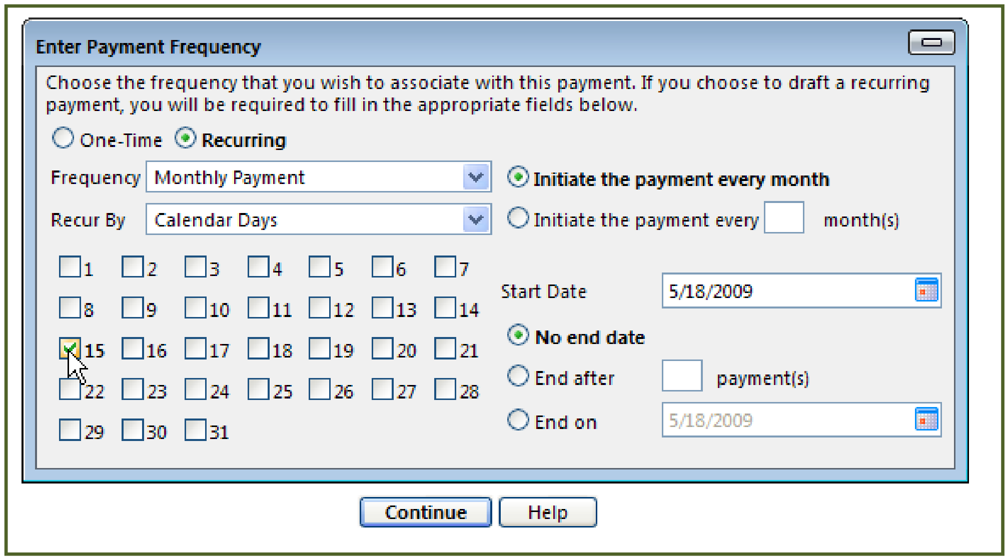


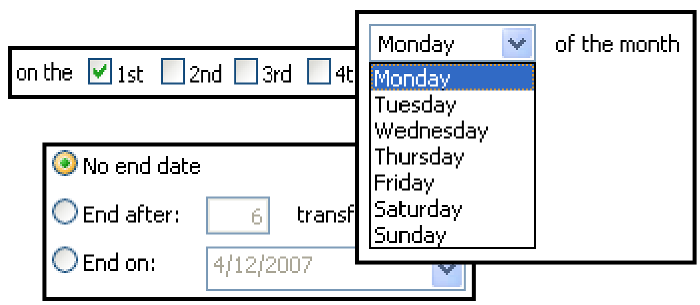
- If you would like to set up a recurring transfer through online, you would follow the same process as a one-time transfer except you will change the option under **Enter Payment Frequency** to **Recurring**



Funds Transfer-Recurring

- Choose **Frequency** (**Weekly Transfer** or **Monthly Transfer**)
- Determine **Recur By** (**Days of the Week** or **Calendar Days**)
- Select either **Initiate the transfer every month** or **Initiate the transfer every __ month(s)** (key in number of months).
- Choose one of the three **End Date options.**





__Approving the Recurring Transfer is the same process as a One-Time Transfer__

Important Note: In order to cancel a series of **Recurring Transfers**, you must do so under **Transactions/Recurring**.

A check box at the bottom of the "**Submit Transaction"** screen allows you to **Repeat This Process** if you desire to do so. If this box is checked, the system returns to the **Transfer Funds** screen – if this box is not checked the system goes to **Recurring.** A window appears: **"Are you sure you want to approve this transaction?"** click **OK.**

Bill Payment

Bill Payment feature you can have the convenience of paying bills in a painless and paperless way!

Click the **Transactions** tab and then choose **Bill Payment.** The **Online Bill Pay Welcome** screen appears (Example below: Check Free.) Click **Get Started.**

The transactions initiated through **Bill Payment** will be managed through the online bill payment provider's website (such as recurring payments.)

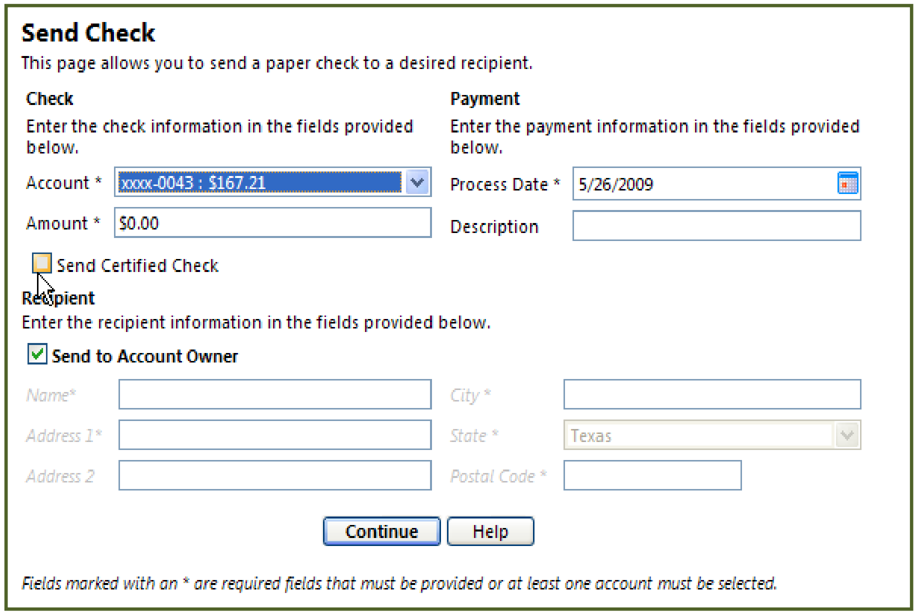
*In the CheckFree example, to manage the accounts used for Bill Payment, you will go under the **Preferences** tab and choose **Bill Payment.***

Transactions

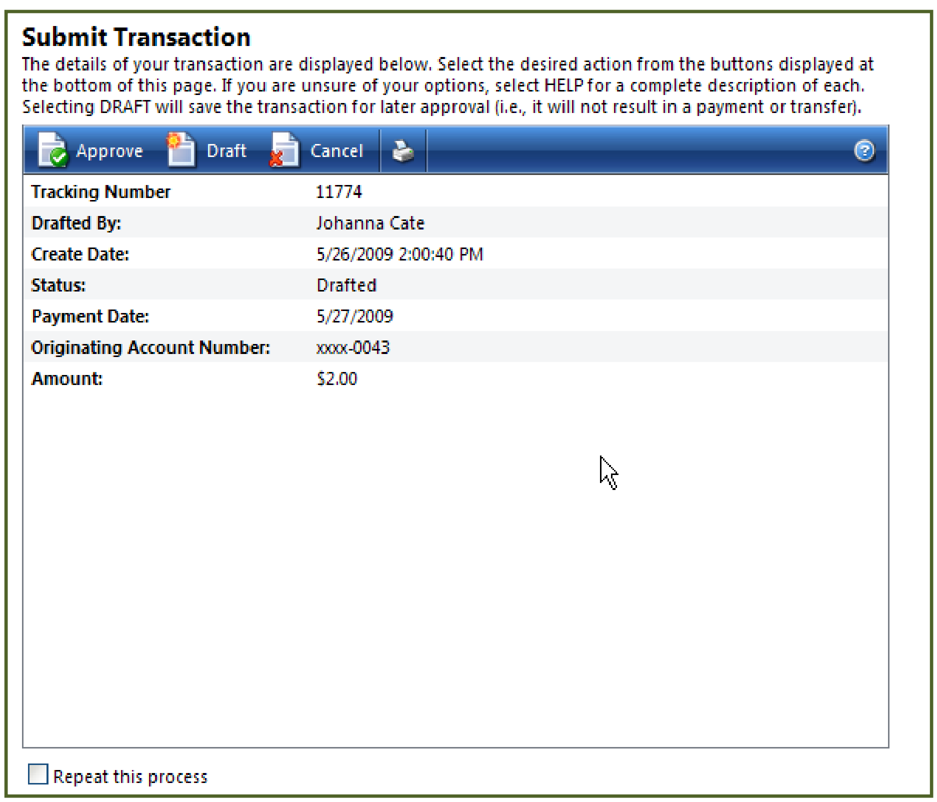
Send A Check

Under the **Transactions** menu, there is a feature that allows you to request a check to be sent from a specified account.

- Under **Transactions,** choose **Send A Check.**
- You can choose to **Send Certified Check** if desired.
- You can send it to yourself or specify another **Recipient.**
- Once you have filled out the correct information, you will hit **Continue**.



You will be prompted to either **Cancel** or **OK** to view the transfer information just entered.
After clicking **OK** a preview will appear titled **Submit Transaction.** This will give you the opportunity to **Approve, Draft, Cancel, or Help.**
Approve: Authorizes the transaction.
Draft: Places the transaction in a pending state until either **Approved** or **Cancelled** at another time.
Cancel: Cancels the transaction from processing.

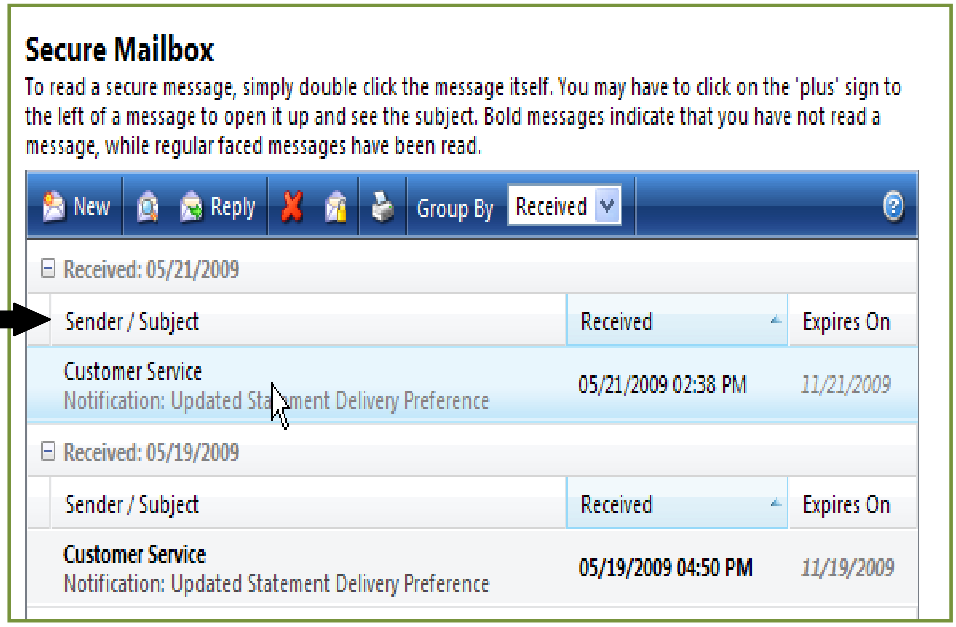


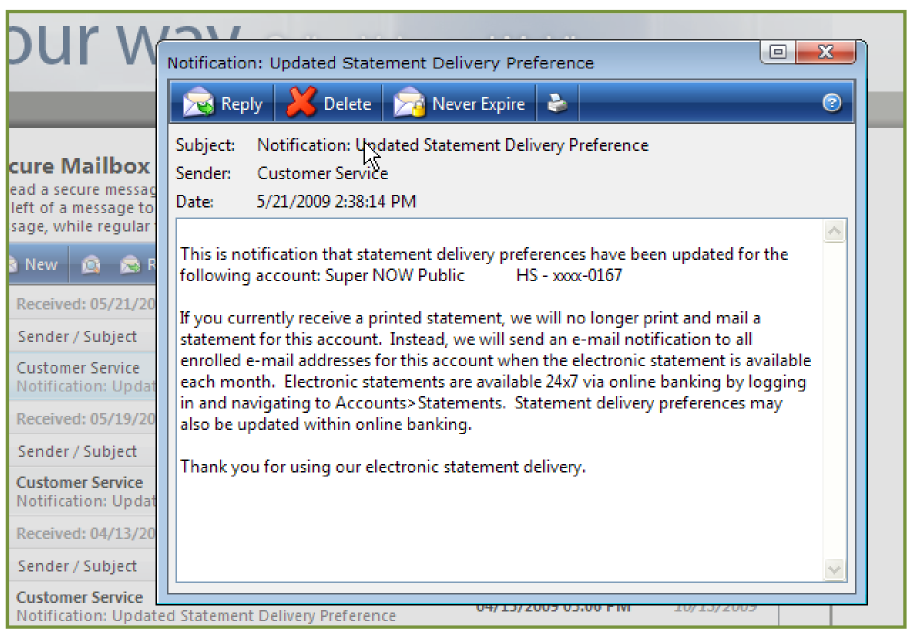
Services

Secure Message

- Click on **Messages.**
- This will bring you to the two-way secured message system.
- Here you can highlight the desired message by single clicking on it.

- Double-click on the highlighted message you wish to view and see the secured message displayed.

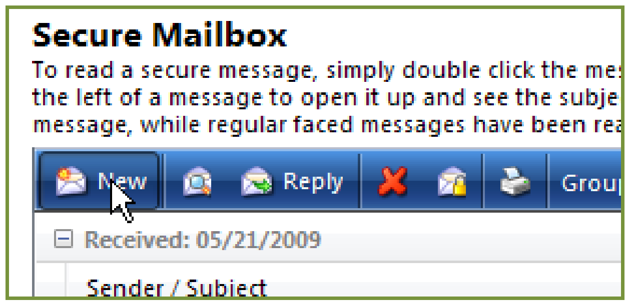




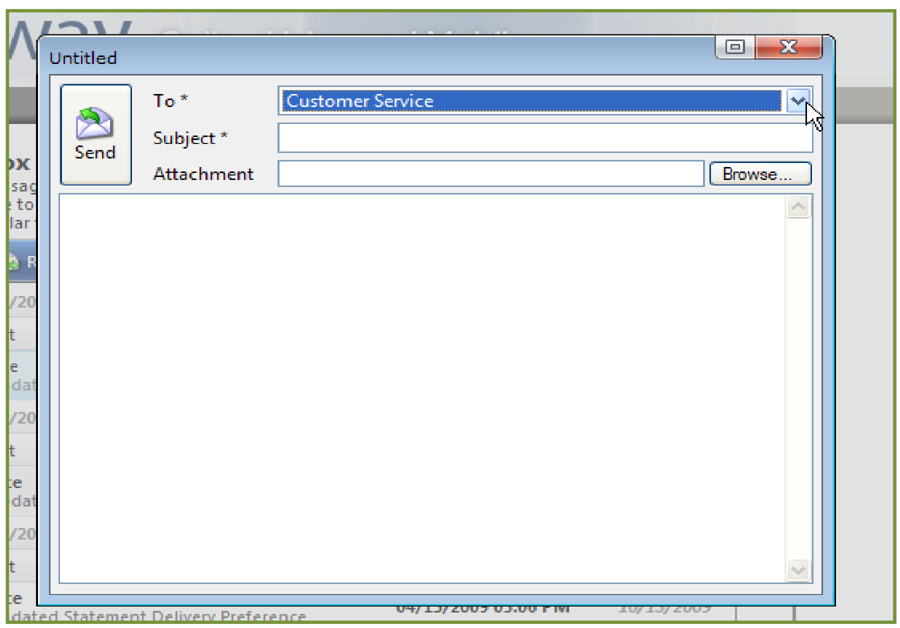
Services

Secure Message

- You can send a secured and encrypted message to the Bank.



- This function also allows you to attach and send attachments as well.

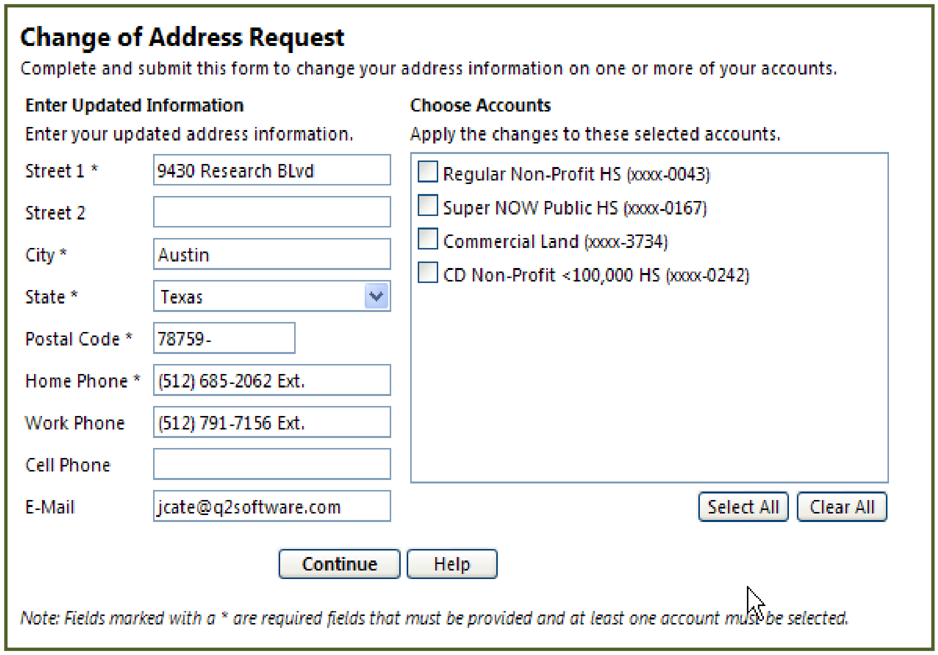


Services

Address Change

You can now submit address changes to specific or all accounts that you own using the **Address Change** option under **Services.**

- Click the **Services** tab.
- Click **Address Change.**
- Change the necessary information under **Enter Updated Information.**
- Choose specific accounts or choose **Select All.**
- Click **Continue.**



Change of Address Request

Complete and submit this form to change your address information on one or more of your accounts.

Enter Updated Information

Enter your updated address information.

Street 1 *	9430 Research BLvd
Street 2	
City *	Austin
State *	Texas
Postal Code *	78759-
Home Phone *	(512) 685-2062 Ext.
Work Phone	(512) 791-7156 Ext.
Cell Phone	
E-Mail	jcate@q2software.com

Choose Accounts

Apply the changes to these selected accounts.

- Regular Non-Profit HS (xxxx-0043)
- Super NOW Public HS (xxxx-0167)
- Commercial Land (xxxx-3734)
- CD Non-Profit <100,000 HS (xxxx-0242)

Select All Clear All

Continue Help

*Note: Fields marked with a * are required fields that must be provided and at least one account must be selected.*

You will be prompted to either **Cancel** or **OK** to view the information just entered. After clicking **OK** a preview will appear titled **Submit Transaction.** This will give you the opportunity to **Approve, Draft, Cancel, or Help.**

A check box at the bottom of the **Submit Transaction** screen allows you to make another transaction if you desire to do so. If this box is checked, the system returns to the **Address Change** screen – if this box is not checked the system goes to **Online Activity.** A window appears: **Are you sure you want to approve this transaction?** Click **OK.**

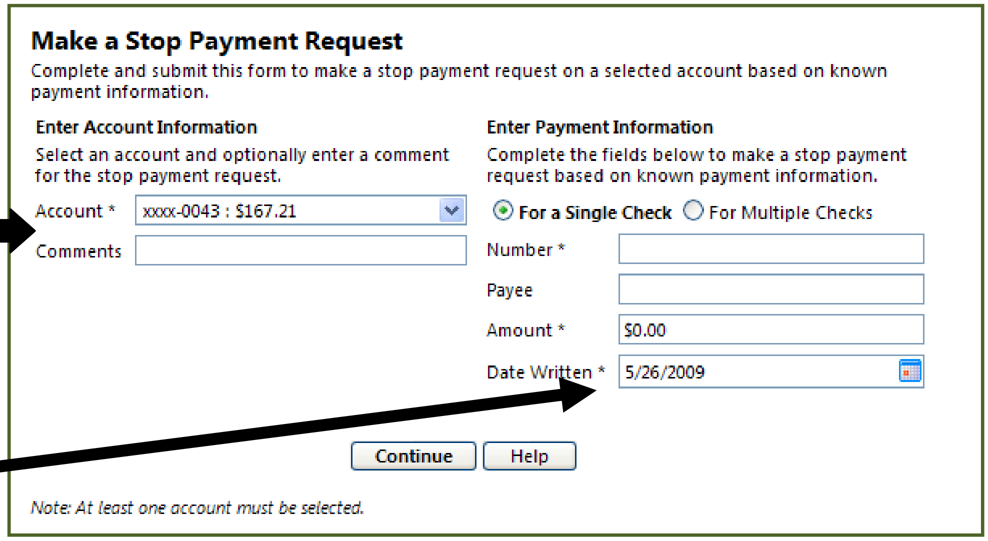
Services

Stop Payment

You can now submit stop payment requests on individual or multiple checks using the **Stop Payment** option under **Services.**

- Click **Stop Payment** under the **Services** tab.
- In **Enter Account Information** enter an **Account** and a **Comment.**
- Choose **For a Single Check** or **For Multiple Checks.**
- Key in **Payee, Amount,** and **Date Written.**
- Click **Continue.**

You will be prompted to either **Cancel** or **OK** to view the information just entered. After clicking **OK** a preview will appear titled **Submit Transaction.** This will give you the opportunity to **Approve, Draft, Cancel, or Help.**



Make a Stop Payment Request

Complete and submit this form to make a stop payment request on a selected account based on known payment information.

Enter Account Information

Select an account and optionally enter a comment for the stop payment request.

Account * xxxx-0043 : $167.21

Comments

Enter Payment Information

Complete the fields below to make a stop payment request based on known payment information.

For a Single Check For Multiple Checks

Number *

Payee

Amount * $0.00

Date Written * 5/26/2009

Continue Help

Note: At least one account must be selected.

A check box at the bottom of the **Submit Transaction** screen allows you to make another transaction if they desire to do so. If this box is checked, the system returns to the **Stop Payment** screen – if this box is not checked the system goes to **Online Activity.** A window appears: **Are you sure you want to approve this transaction?** click **OK.**

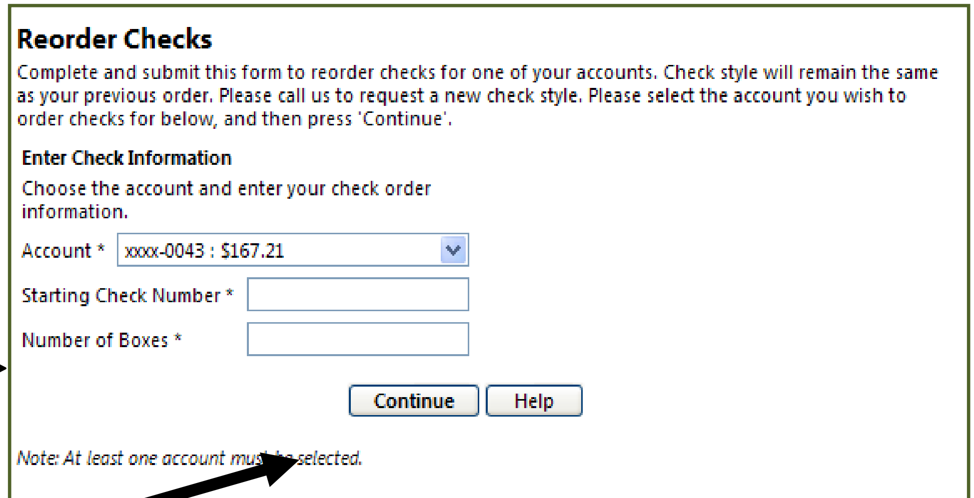
Services

Check Reorder

You can now submit check reorder requests on the **Check Reorder** option under **Services.**

- Click the **Services** tab.
- Click **Check Reorder.**
- In **Enter Check Information** enter an **Account** and a **Starting Check Number.**
- Choose **Number of Boxes.**
- Key in **Name, Address 1 (Address 2 if needed)** and **City, State, Zip.**
- Click **Continue.**

You will be prompted to either **Cancel** or **OK** to view the information just entered.
After clicking **OK** a preview will appear titled **Submit Transaction.** This will give you the opportunity to **Approve, Draft, Cancel, or Help.**


Reorder Checks

Complete and submit this form to reorder checks for one of your accounts. Check style will remain the same as your previous order. Please call us to request a new check style. Please select the account you wish to order checks for below, and then press 'Continue'.

Enter Check Information

Choose the account and enter your check order information.

Account * xxxx-0043 : $167.21

Starting Check Number *

Number of Boxes *

Continue Help

Note: At least one account must be selected.

A check box at the bottom of the **Submit Transaction** screen allows you to make another transaction if you desire to do so. If this box is checked, the system returns to the **Check Reorder** screen – if this box is not checked the system goes to **Online Activity.** A window appears: **"Are you sure you want to approve this transaction?"** click **OK.**

Other Services

The **Other Services** page allows us to support other requests that are not part of the visible online banking menu. To make a service request:

1. Select the service request you would like to make from the list by
   - Double-clicking on the service request, or
   - Single-clicking on the request and clicking on the 'View' button at the bottom of the list.
2. Complete the information on the page displayed.
3. Click **Submit** to make the request.

As we may add new services to this page at any time, please check this page when you have need for a service that is not visible from the standard menu.

Preferences

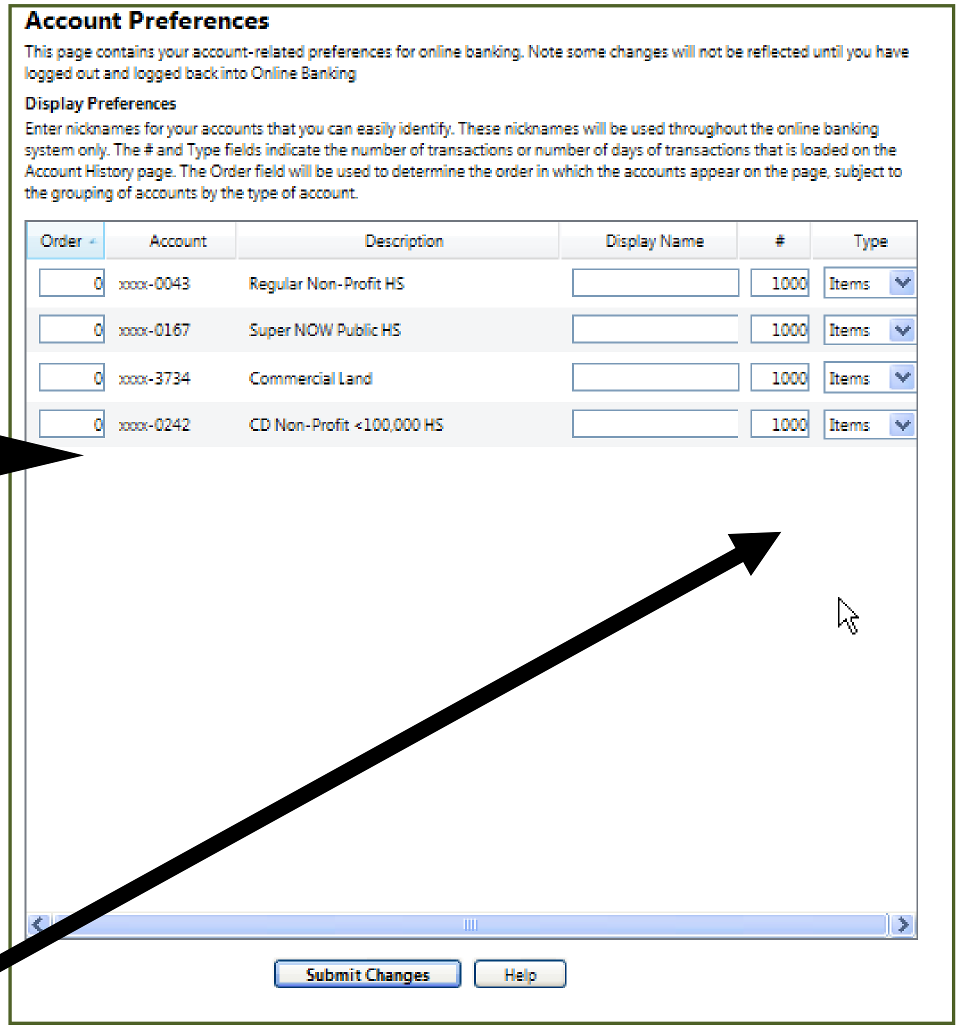
Account

You can rename or nickname your accounts online using the **Preferences** tab. This will consistently display throughout the online banking system. This is also a place where you can define the number of history items or history days to display on each account.

- Click the tab.
- Click **Account.**
- Choose an account to modify.
- Key in the **Display Name** (nickname.)

Tip – including the last four digits of the account number in the nickname is helpful for future reference.

- Key in **"#"** (number of history items or days to display)
- Choose **Items** or **Days.**
- Click **Submit Changes.**



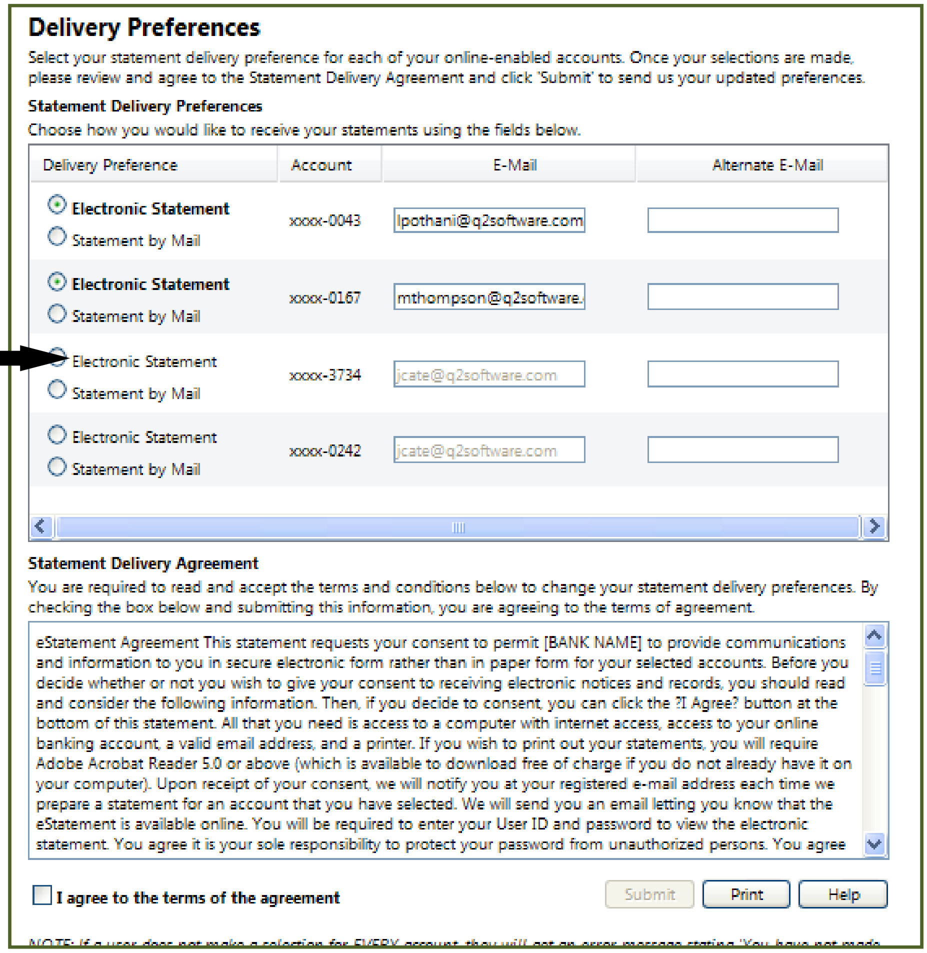
A window appears: **"Are you sure you want to submit these account preference changes?"** click **OK.** After submitting the changes, the screen returns to **Account Overview.**

Preferences

Delivery

You can opt-in or opt-out of **eStatement** under the **Preferences** tab.

- Under **Preferences** choose **Delivery**.
- Choose your preferred statement delivery method from the drop-down box for each of your accounts.
- Enter a **Primary E-mail** and **Alternate E-mail** address for each account.
- Read the **Statement Delivery Agreement** and click the checkbox to agree to the terms and conditions.
- Click **Submit.**



NOTE: If you do not make a selection for **EVERY** account, you will get an error message stating **"You have not made a selection for one or more of your accounts. You must select a statement delivery preference for each account."**

Statements can be saved to a local PC or printed!

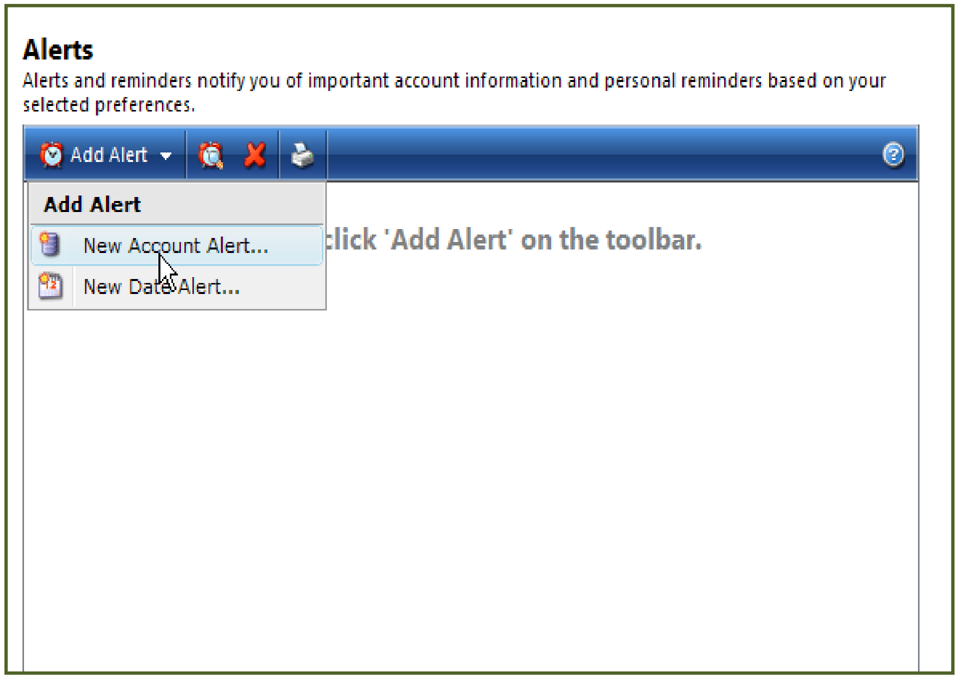
Preferences

Alerts

The **Alerts** feature under the **Preferences** tab allows you to set up account-based and/or date-based alerts.

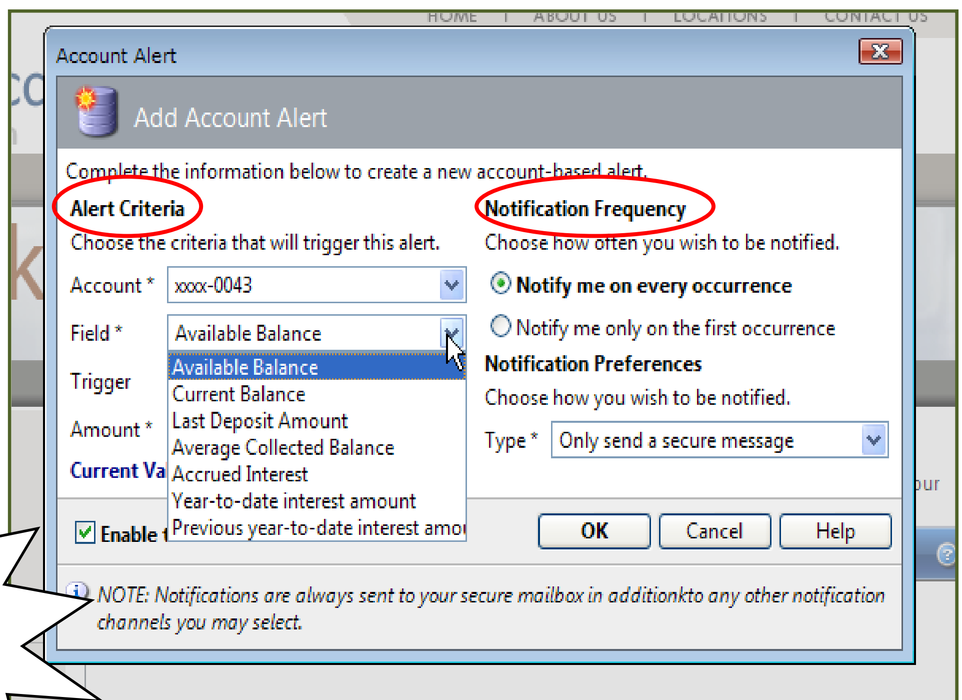
*A **New Account Alert** is account-based and notifies you of important changes to your account (i.e. the balance drops below a specified level.)*

*A **New Date Alert** is date-based and notifies you of important events (i.e. birthdays, anniversaries, wakeup calls.)*



To Set an Account Alert:

- Choose an account from the drop-down box and fill out the **Alert Criteria.**
- Choose an action from the drop-down box under **Alerts.**
- Click **Submit.**
- Check the **Enable This Alert** box to initiate the alert.
- Choose an action from the drop-down box under **Notification Frequency.**
- Click **OK** to submit.



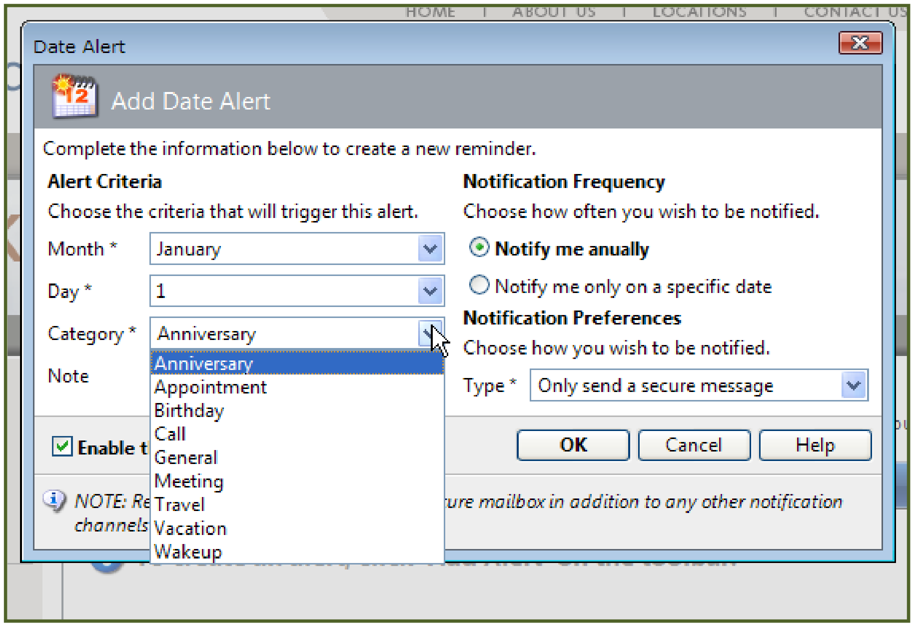
These alerts can be delivered via your preferred telephone number or e-mail address.

Preferences

Alerts

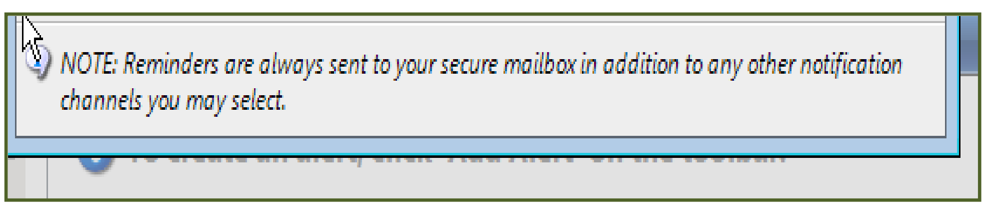
To Set a Date Alert:

- Choose a **Month** and **Day** from the drop-down boxes and fill out the **Alert Criteria.**
- Choose **Category** from the drop-down box under **Alerts.**
- Click **Submit.**
- Check the **Enable This Alert** box to initiate the alert.
- Choose an action from the drop-down box under **Notification Frequency.**
- Click **OK** to submit



These reminders can be delivered via your preferred telephone number or e-mail address.

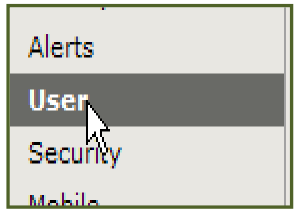
Notification Preferences: All **Alerts** are automatically delivered **via secure messaging** – this screen allows you to choose an additional delivery method via e-mail or telephone – ***if secondary delivery is by telephone an exact time can be designated!***



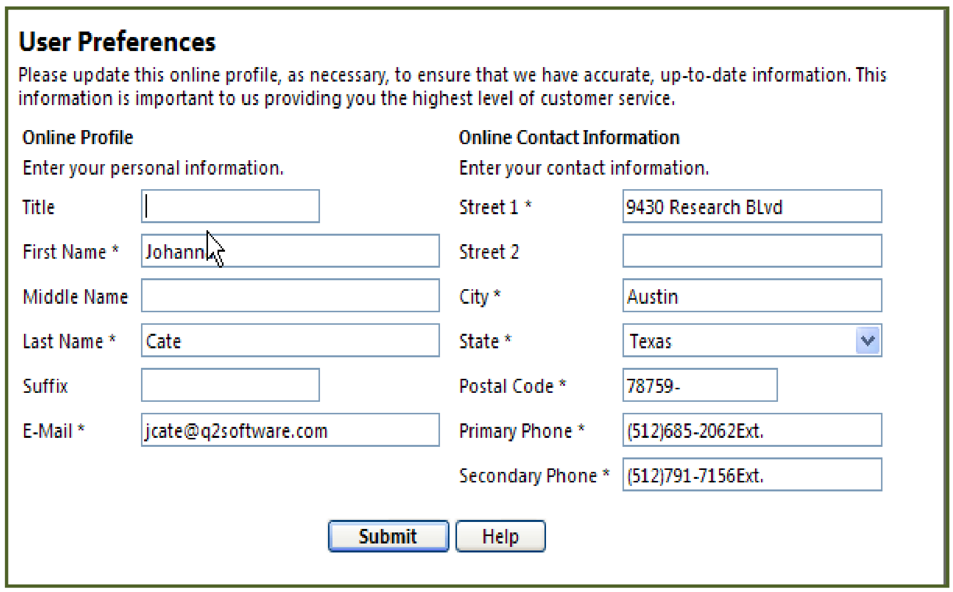
Preferences

User

Unlike the **Change of Address** menu, the **User** option does not update the contact information on the account level. Instead, it allows you **to update your online user profile information only.**



- Click **User** under the **Preferences** tab.
- Change the necessary fields in the **Online Profile** section.
- Change the necessary fields in the **Online Contact Information** section.
- Click **Submit Changes.**
- Click **OK.**



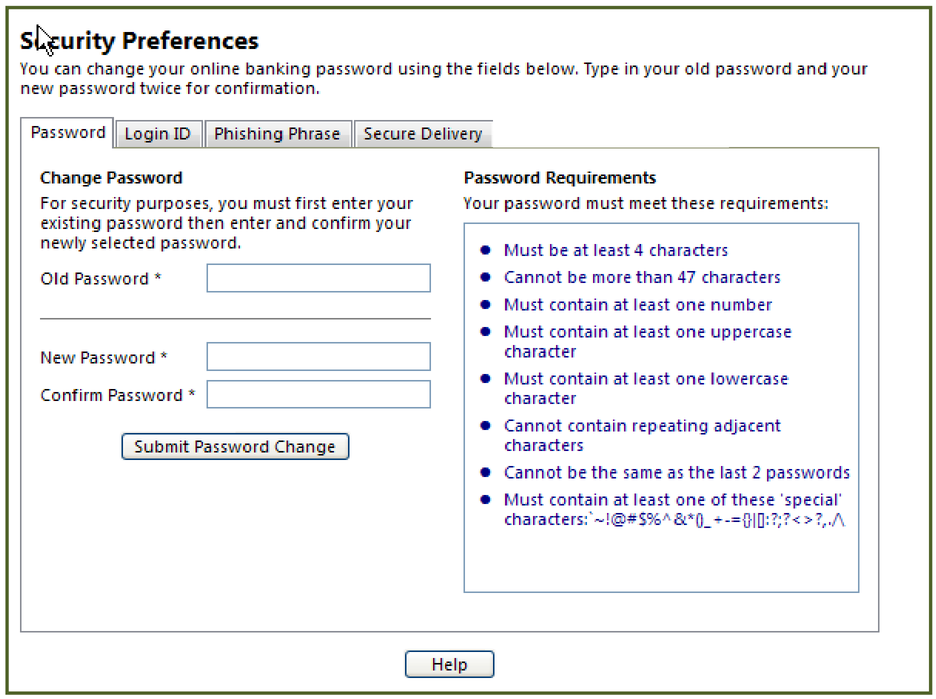
Preferences

Security

The **Security** feature under the **Preferences** tab allows you to manage security related preferences for online banking**.** Utilizing these security features and keeping them up-to-date ensures that online information is more secure.

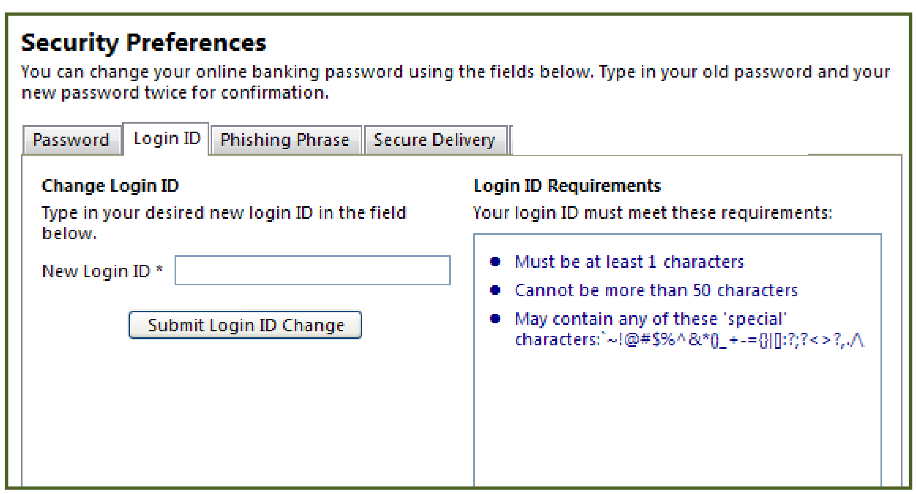
To get to the **Security** feature, you will click the **Preference** tab and then choose **Security.** You will be able to do the following:

- **Change Password**
- **Change Login ID**
- Create a **Phishing Phrase**
- Update **Secure Delivery** Information



Change Password:

- Key in **Old Password.**
- Key in **New Password** (password requirements are outlined on the page.)
- Key in **Confirm Password.**
- Click **Submit Password Change.**
- Click **OK.**



Change Login ID:

- Key in **New Login ID** (Login ID requirements are outlined on the page.)
- Click **Submit Login ID Change.**
- Click **OK.**

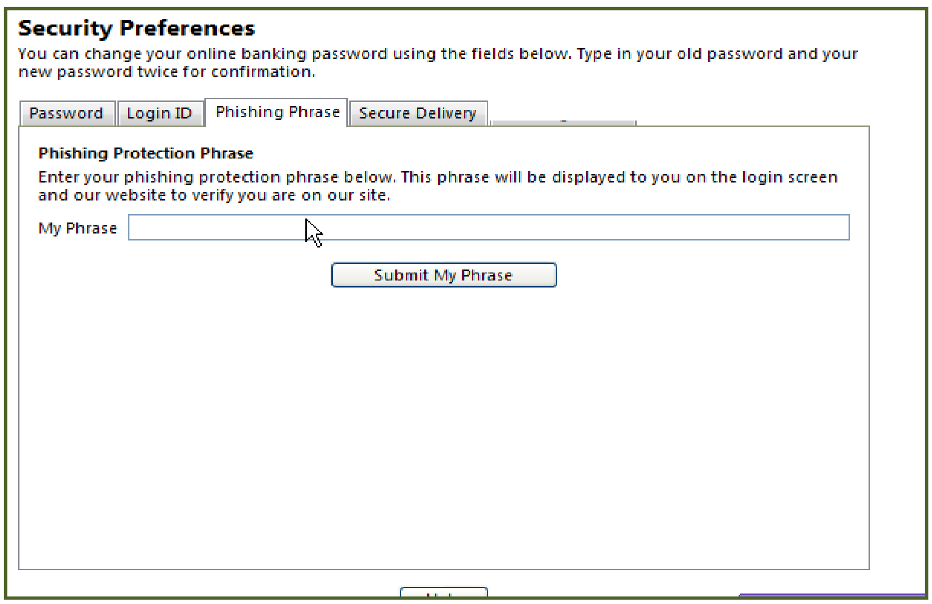
Preferences

Security

Q: What is "Phishing?"

A: Phishing is a type of deception designed to steal your valuable personal data, such as credit card numbers, passwords, account data, or other information.

Site Tag™ - Change Phishing Phrase ***– this feature protects you from providing personal information to others trying to emulate our website. If this feature is being utilized and the personal phrase does not appear upon login, you may be the target of a phishing attack!***



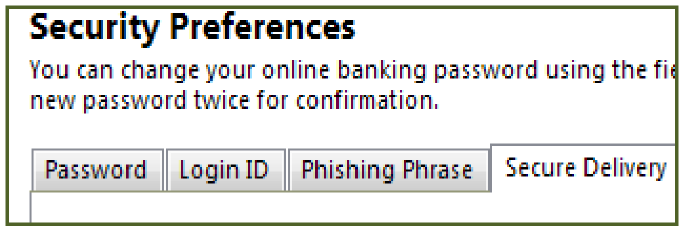
Phishing Protection Phrase:

- Key in **My Phrase** (displayed on login screen-max 50 characters/no punctuation.)
- Click **Submit My Phrase.**
- Verbiage appears in red at top of screen, "You have successfully changed your security phrase."

Please note: Site Tag™ is cookie-based, if cookies are deleted the phrase may no longer be seen. You will have to re-establish the Site Tag™ phrase.

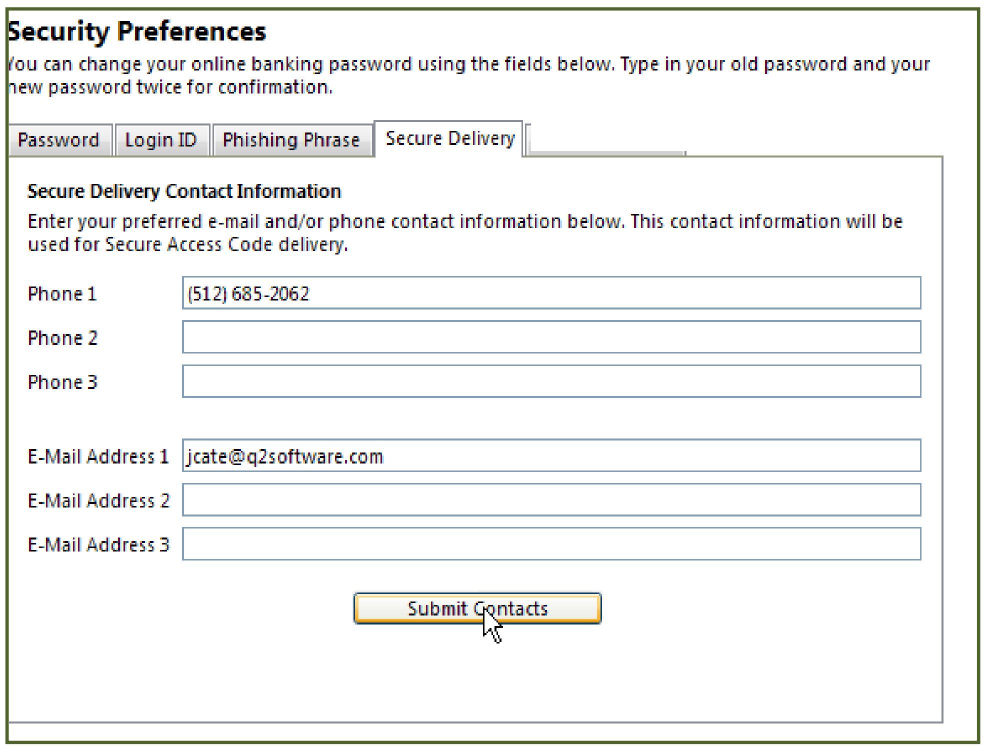
Preferences

Security



Changing Secure Delivery Information:

- Choose the **Secure Delivery** tab.
- Update all avenues of secure contact information.
- **Submit Contacts.**



Sign-Off

Signing off after every session that you log into for your financial institution is very important for your information's safety.

Overview Recap

In Review

In a quick recap, we have covered **Online Banking** for retail or individuals. We have covered **Login, Accounts, Transactions, Services, Preferences,** and **Sign-Off.** All of these are easily accessible from your main menu.

We hope that this user's guide will help you enjoy all of the new features with this **Online** product!